

Appl. No.: 09/737,277  
Amdt. Dated: 5/24/2005  
Off. Act. Dated: 2/24/2005

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended): An information gathering and distribution system, comprising:

a data terminal configured as a financially-enabled e-commerce device for receiving data;

a device identifier retained within said financially-enabled e-commerce device;

and

a transaction and information clearing house (TIPCH), maintaining information for a plurality of user accounts, and configured to gather electronic information from a financial institution or vendor for a user having an account within said plurality of user accounts, said TIPCH connected selectively to said data terminal;

wherein said TIPCH is configured for electronic information is automatically transferred transferring electronic information to said data terminal ~~when~~ while said data terminal is connected to said TIPCH and in response to receipt of said device identifier;

wherein said data terminal is populated by said TIPCH with sufficient account information about the user account, or accounts, associated with said device identifier to impart transaction functionality to said data terminal on behalf of ~~[[a]]~~ the user.

2. (previously presented): A system as recited in claim 1, wherein said data terminal is configured for establishing a secure connection to send electronic signals to said TIPCH.

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3. (previously presented): A system as recited in claim 2, further comprising a financial transaction processing mechanism associated with said TIPCH, said processing mechanism configured to disperse forms of remuneration to a vendor associated with a transaction authorized by said TIPCH.

4. (original): A system as recited in claim 3, wherein said financial transaction processing mechanism is a financial institution.

5. (original): A system as recited in claim 1, wherein said data terminal further comprises a security mechanism, wherein access to said terminal is restricted to a particular user.

6. (currently amended): A system as recited in claim 1, wherein said transaction and information processing clearing house further comprises a security mechanism, wherein access to the information stored for a particular user within said financial transaction and information processing clearing house is restricted to said particular user.

7. (previously presented): A system as recited in claim 1, further comprising a secure distribution system for distribution of electronic content to a user from said TIPCH, said TIPCH configured to receive electronic content from a vendor and to provide the electronic content to a user through said secure distribution system.

8. (currently amended): A system as recited in claim 7, wherein the TIPCH is configured to provide electronic content to a user by transmitting the electronic content to a ~~users~~ user's transaction device at the request of the user.

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9. (previously presented): A system as recited in claim 3, further comprising a distribution channel configured to provide delivery of a product of the transaction.

10. (currently amended): A system as recited in claim 9, further comprising a return system configured to enable the user to return ~~the~~ a package to the vendor.

11. (currently amended): An electronic commerce system, comprising:  
a data terminal capable of sending and receiving data, said terminal configured as a financially-enabled e-commerce device to indicate that a transaction is to be performed;

a device identifier retained within said financially-enabled e-commerce device;  
a transaction and information clearing house (TIPCH), said TIPCH configured to gather electronic information from a financial institution or vendor, for a user having an account within a plurality of separate user accounts within said TIPCH;

wherein said TIPCH is configured to be connected selectively to said data terminal; said information automatically transferred to said data terminal when said data terminal is connected to said TIPCH and in response to receipt of said device identifier;

wherein said TIPCH is configured to interface with a financial processing system to transfer funds from a ~~users~~ user's account to a vendors account when authorized by said data terminal;

wherein said data terminal is populated by said TIPCH with sufficient account information about the user account, or accounts, associated with said device identifier to impart transaction functionality to said data terminal on behalf of a user.

12. (original): A system as recited in claim 11, wherein said transaction and information processing clearing house further comprises a security mechanism, wherein

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access to said financial and information processing clearing house is restricted to a particular user.

13. (original): A system as recited in claim 11, wherein said data terminal further comprises a security mechanism, wherein access to said data terminal is restricted to a particular user.

14. (original): A system as recited in claim 11, wherein said transaction and information processing clearing house further comprises a distribution system configured to provide delivery of a product of a transaction to a user.

15. (currently amended): ~~The distribution~~ A system as recited in claim 14, wherein the distribution system is further comprising a return system configured to enable the user to return the package to the vendor.

16. (currently amended): A method for permitting users to conduct an electronic commerce transaction, the method, comprising:

providing a data-transaction financially-enabled e-commerce device to a user, the device capable of sending and receiving data, the transaction device having a unique identifier corresponding to the user;

configuring a transaction and information clearing house (TIPCH) to receive electronic content from [[a]] at least one vendor or financial institution for each individual user within a plurality of users and to provide that electronic content for storage in said data-transaction device in response to receipt of said device identifier;

maintaining an association between the user and the data-transaction device within said TIPCH using the unique device identifier~~[[.]]~~;

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populating said data-transaction device by said TIPCH with sufficient account information about the user account, or accounts, associated with said device identifier to impart transaction functionality to said data terminal on behalf of a user;

authorizing a transaction within said TIPCH based upon the device identifier on behalf of the user, and automatically providing said electronic content to said data-transaction device; and

executing an electronic commerce transaction with a vendor using the data-transaction device.

17. (previously presented): A method recited in claim 16, wherein a set of personal identification information corresponding to the user is obtained and associated with the data-transaction device upon a registration of the data-transaction device.

18. (currently amended): A transaction and information processing clearing house (TIPCH) for use within an electronic transaction system, comprising:

a secure database identifying accounts corresponding to particular transaction device identifiers within a plurality of financially-enabled e-commerce devices;

authorization logic coupled to the secure database configured to authorize access to a user information database and to populate a financially-enabled e-commerce device in response to said particular transaction device identifiers with sufficient account information about the user account, or accounts, associated with said device identifier to impart transaction execution functionality therein on behalf of a user;

an information retrieval system wherein consumer account information is retrieved from selected consumer accounts of at least one vendor or financial institution and stored in said user information database; and

an information disbursement system, wherein retrieved information in said user information database is automatically dispensed to a user.

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19. (currently amended): A system for executing and tracking financial transactions, comprising:

a transaction and information clearing house (TIPCH), said TIPCH configured with an information repository (IR) in which electronic account information from at least one financial institution or vendor is gathered for each of a plurality of registered [[user]] users of said TIPCH; and

a portable transaction device containing data memory and configured for connecting with said TIPCH by a secure communications link and populating said data memory automatically, upon establishing said secure communications link with said TIPCH, with sufficient account information about the user account, or accounts, associated with said device identifier to impart transaction functionality ~~upon establishing said secure communications link with said TIPCH~~ with or without a connection established to said TIPCH;

wherein said transaction device is configured with a unique identifier (ID) associated with a particular registered user having at least one financial account accessible to said TIPCH;

wherein said TIPCH is configured to interface with a financial processing system so that transactions can be executed in which funds are transferred between an associated user account accessible to said TIPCH and one or more vendor accounts.

20. (currently amended): A system as recited in claim 19, wherein said transaction and information processing clearing house (TIPCH) is configured for interfacing with a registered user for establishing operating preferences for said portable transaction device, establishing report preferences, reporting status of accounts, allowing the user to change account and vendor parameters, displaying financial activity, paying invoices and bills, and/or controlling automated payments.

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21. (currently amended): A system as recited in claim 19, wherein said transaction and information clearing house (~~TIPCH~~) is configured for registering multiple portable transaction devices for each given user.

22. (previously presented): A system as recited in claim 19, further comprising means for biometric identification within said portable transaction device.

23. (previously presented): A system as recited in claim 22, wherein said biometric identification comprises a fingerprint recognition device.

24. (currently amended): A system as recited in claim 19, wherein said portable transaction device comprises a financially enabled electronic-commerce (~~e-commerce~~) device.

25. (currently amended): A system as recited in claim 24, wherein said electronic-commerce (~~e-commerce~~) device is selected from the group of electronic-commerce devices consisting essentially of: cards having a smart card chip, digital wallets, smart cellular phones, home personal computers, web-enabled kiosks and personal digital assistants (~~PDA~~s).

26. (currently amended): A system as recited in claim 19, wherein said transaction and information clearing house (~~TIPCH~~) is included within a transaction agent configured to operate on behalf of a registered user.

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27. (currently amended): A system as recited in claim 19:  
wherein said transaction and information clearing house (~~TIPCH~~) is configured to automatically populate said portable transaction device with information;  
wherein said automatic population of said portable transaction device with information comprises a zero click commerce activity.